Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for managing a payment between a seller and a buyer using a network, comprising the steps of:

at a buyer terminal, accessing a home page of a said seller through said network;

inputting at the home page of said seller displayed on said buyer terminal, the name and identification data of said buyer into said buyer terminal connected to said network, said identification data including a password of said buyer;

verifying said buyer based on the input name and identification data using an a seller terminal connected to said network, said verifying including comparing said password of said buyer entered at said buyer terminal with password data stored in a payment management table installed at said seller terminal;

displaying at said buyer terminal, for each contract between said buyer and seller, a title, an amount due, and a due date, said buyer authorizing at said buyer terminal payment as to each contract;

sending preregistered bank account information of said buyer, after said seller terminal has verified said buyer, directly to a bank server of said buyer via said network using said buyer terminal, said preregistered bank account information of said buyer including an encoded PIN number of said buyer;

sending preregistered bank account information of said seller and a payment amount, after said seller terminal has verified said buyer, directly to said bank server of said buyer via said network using said seller terminal; and

transferring the payment amount to said seller's bank account, which is indicated by said preregistered bank account information of said seller, directly from said buyer's bank account, which is indicated by said preregistered bank account information of said buyer, using said bank server of said buyer, said transfer taking place over a line separate from said network.

2. (Cancelled)

3. (Currently Amended) A method for managing a payment according to claim 1, wherein said seller terminal updates said payment managing table to reflect the payment status information when the payment amount is transferred to said seller bank account from said buyer bank account.

4. (Currently Amended) A method for managing a payment according to claim 3, wherein the payment managing table is capable of storing data of related to a plurality of said buyer buyers.

5. (Previously Presented) A method for managing a payment according to claim 1, further comprising the step of:

sending said buyer terminal a reminder to request a payment for an overdue item by using said seller terminal.

6. (Currently Amended) A method for managing a payment according to claim 1, further comprising the step of:

sending said buyer terminal a confirmation to renew a payment contract if there is less than a predetermined period of time remaining until the expiry date of the contract, by using said seller terminal.

7. (Previously Presented) A method for managing a payment according to claim 1, wherein said seller is a lessor and said buyer is a lessee.

8. (Original) A method for managing a payment according to claim 7, wherein the payment amount is a rent.

9. (Currently Amended) A payment managing system between an a seller and an a buyer using a network, comprising:

a terminal device of said buyer for accessing a home page of a said seller and displaying said home page on said buyer terminal for permitting entry at said buyer terminal of the name and identification data of said buyer;

a terminal device of said seller which verifies said buyer based on the input name and identification data of said buyer, said terminal device of said seller being connected to said terminal device of said buyer via said network, said seller terminal verifying said buyer by comparing said identification data of said buyer entered at said buyer terminal with identification data stored in a payment management table installed at said seller terminal;

said terminal device of said buyer displaying, for each contract between said buyer and seller, a title, an amount due, and a due date, said buyer authorizing at said buyer terminal payment as to each contract;

a bank server of said buyer which receives preregistered bank account information of said buyer directly from said terminal device of said buyer after said terminal device of said seller has verified said buyer, said bank sever of said buyer being connected to said terminal device of said buyer via said network, said preregistered bank account information of said buyer including a PIN number which is encoded prior to sending to said buyer bank server from said buyer terminal; and

a bank server of said seller which receives preregistered bank account information of said seller and a payment amount directly from said terminal device of said seller after said terminal device of said seller has verified said buyer, said bank server of said seller being connected to said terminal device of said seller via said network; wherein

wherein said bank server of said buyer directly transfers the payment amount to a bank account of said seller, which is indicated by said preregistered bank account information of said seller, from a bank account of said buyer, which is indicated by said preregistered bank account information of said buyer, said transfer taking place over a dedicated line separate from said network.

10. (Previously Presented) A payment managing system according to claim 9, wherein said terminal device of said buyer encodes said preregistered bank account information of said buyer.

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11. (Currently Amended) A payment managing system according to claim 9, wherein said payment managing table stores payment status information, said terminal device of said seller renewing the payment status information when the payment amount is transferred to said bank account of said seller from said bank account of said buyer.

12. (Currently Amended) A payment managing system according to claim 11, wherein the payment managing table is capable of storing data of related to a plurality of said buyer buyers.

13. (Previously Presented) A payment managing system according to claim 9, wherein
    said terminal device of said seller sends said terminal device of said buyer a reminder to request a payment for an overdue item.

14. (Currently Amended) A payment managing system according to claim 9, wherein
    said terminal device of said seller sends said terminal device of said buyer a confirmation to renew a payment contract if there is less than a predetermined period of time remaining until the expiry date of the contract.

15. (Previously Presented) A payment managing system according to claim 9, wherein said seller is a lessor and said buyer is a lessee.

16. (Original) A payment managing system according to claim 15, wherein the payment amount is a rent.